Certificate Number: 16339-PAE-DE-028594235

Bankruptcy Case Number: 16-15776



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 9, 2017</u>, at <u>6:23</u> o'clock <u>PM EST</u>, <u>Vicki Mcdonald</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 9, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>